

STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA
REPORT OF ACTION TAKEN
MEETING OF CREDITORS

In re:

RUBEN GUADALUPE SANTALIZ

Case No. 17-06313-MCF

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Joint Debtor <input type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent <input type="checkbox"/> Prose <input type="checkbox"/> Appearing:	Date & Time: 11/15/2017 1:40:00PM <input checked="" type="checkbox"/> R <input type="checkbox"/> NR LV: 00.00 <input checked="" type="checkbox"/> This is debtor(s) 2 Bankruptcy filing. Creditors: <div style="border: 1px solid black; height: 100px; margin-top: 5px; padding: 5px;"> <u>None</u> </div>
II. Oath Administered <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
III. Plan Date: 09/05/2017 Base: \$20,700.00 Payments 2 made out of 2 due. Confirmation Hearing Date: 11/17/2017 1:30:00PM Evidence of Pmt shown:	
Attorney's fees as per R. 2016(b) <div style="margin-top: 10px;"> $\\$3,000.00 - \\$132.00 = \\$2,868.00$ </div>	
IV. Status of Meeting <input checked="" type="checkbox"/> Closed <input type="checkbox"/> Not Held <input type="checkbox"/> Held/Continued <input type="checkbox"/> Held/Not Closed <input type="checkbox"/> Continued Continued Date: Comments:	
<input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other:	

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(Cont.)

Trustee's Report on Confirmation

☐ FAVORABLE

☒ UNFAVORABLE

- ☐ Feasibility
- ☐ Insufficiently funded
- ☐ Unfair discrimination
- ☐ Fails disposable income
- ☐ Fails liquidation value test
- ☐ Insuarence quote

- ☐ No provision for secured creditor(s)
- ☐ Tax returns missing
 - ☐ State - years
 - ☐ Federal - years

Pending/Items/ Documents:

- ☐ DSO Recipient's Information
- ☐ Evidence of being current with DSO
- ☐ Evidence of income

- ☐ Monthly reports for the months
- ☐ Public Liability Insurance
 - ☐ Premises
 - ☐ Vehicle(s):
 - ☐ Licenses issued by:

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Trustee's objection to confirmation

- ☐ Objection to Confirmation
☐ Oral objection by creditor

ACP: 5

Household size: 5

Disp. Income under 1325(b)(2): -691.19

Debtor(s) made of aware of their continuing obligation, during the term of the plan, to report any change in their financial/economic circumstances, particularly

increases in income or acquisition of goods or property, either by payment or free of cost, for example and not limited to salary increases, donations, lottery prizes, inheritances and causes of action.

Debtor(s) made aware of plan's tax refund provision to increase pay-out to creditors.

I reviewed documentary evidence on the filing of the 2013 thru 2016 state income tax returns. No tax refunds history.

Debtor will amend plan to delete provision.

1. Plan has no provision for secured arrears of Claim No. 1 filed by BPPR.

2. Plan is insufficiently funded to pay priority debt on behalf of Treasury.

3. Debtor is not considering the amount owed to Empresas Berrios. This matter is causing that debtors claim exempt an excess of \$609 over the household goods. Per Schedule amount owed, debtor only is entitle to claim exempt \$2,391 over household goods.

The following party(ies) object(s) confirmation:

s/Osmarie Navarro

Trustee/Presiding Officer

Date: 11/15/2017

(Rev. 05/13)